

**Fill in this information to identify your case and this filing:**

Debtor 1 Soo Hyon Tang

First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of New Jersey

Case number 21-18354  
(if known)

Check if this is an amended filing

**Official Form 106A/B**

**Schedule A/B: Property**

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- No. Go to Part 2  
 Yes. Where is the property?

**Part 2: Describe Your Vehicles**

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- No  
 Yes

3.1 Make:Lexus

Model:ES350

Year: 2018

Approximate mileage: 59000

Other information:

Condition:Good;

**Who has an interest in the property?** Check one

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property:

**Current value of the entire property? Current value of the portion you own?**  
\$ 25,399.00      \$ 25,399.00

3.2 Make:Toyota

Model:Sienna Limited

Year: 2011

Approximate mileage: 10632

Other information:

Condition:Fair; Co-Owned w.  
Former Spouse;

**Who has an interest in the property?** Check one

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property:

**Current value of the entire property? Current value of the portion you own?**  
\$ 10,632.00      \$ 5,316.00

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- No  
 Yes

Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages  
5. you have attached for Part 2. Write that number here.....>

\$ 30,715.00

**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following?

**Current value of the portion you own?**

**6. Household goods and furnishings**Do not deduct secured  
claims or exemptions.*Examples:* Major appliances, furniture, linens, china, kitchenware

- No  
 Yes. Describe...

Home Furniture Living Room Set  
 Home Furniture Bedroom Set  
 Home Furnishings Children's Bedroom Sets  
 Home Furnishings Dinette and Kitchen Table Set

\$ 2,250.00**7. Electronics***Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

- No  
 Yes. Describe...

Cell Phone  
 Laptop  
 Video Camera

\$ 700.00**8. Collectibles of value***Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

- No  
 Yes. Describe...

**9. Equipment for sports and hobbies***Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

- No  
 Yes. Describe...

Camping Equipment

\$ 500.00**10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

- No  
 Yes. Describe...

**11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

- No  
 Yes. Describe...

Used Women's Clothing and Apparel

\$ 500.00**12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems gold, silver

- No  
 Yes. Describe...

Bracelet, and Misc. Costume Jewelry

\$ 1,500.00**13. Non-farm animals***Examples:* Dogs, cats, birds, horses

- No  
 Yes. Describe...

**14. Any other personal and household items you did not already list, including any health aids you did not list**

- No  
 Yes. Give specific information...

**15. Add the dollar value of the portion you own for all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here.....>**\$ 5,450.00

<b>Do you own or have any legal or equitable interest in any of the following?</b>		<b>Current value of the portion you own?</b>
Do not deduct secured claims or exemptions.		
<b>16. Cash</b>		
Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition		
<input type="checkbox"/> No		
<input checked="" type="checkbox"/> Yes.....		Cash ..... <u>\$ 100.00</u>
<b>17. Deposits of money</b>		
Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses and other similar institutions. If you have multiple accounts with the same institution, list each.		
<input type="checkbox"/> No		
<input checked="" type="checkbox"/> Yes.....		Institution name:
17.1. Checking account:	Wells Fargo Bank 2981 Joint Acct. w. K Min <u>\$ 925.00</u>	
17.2. Checking account:	Wells Fargo Bank3308 <u>\$ 295.00</u>	
<b>18. Bonds, mutual funds, or publicly traded stocks</b>		
Examples: Bond funds, investment accounts with brokerage firms, money market accounts		
<input checked="" type="checkbox"/> No		
<input type="checkbox"/> Yes.....		
<b>19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture</b>		
<input checked="" type="checkbox"/> No		
<input type="checkbox"/> Yes. Give specific information about them.....		
<b>20. Government and corporate bonds and other negotiable and non-negotiable instruments</b>		
Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.		
<input checked="" type="checkbox"/> No		
<input type="checkbox"/> Yes. Give specific information about them.....		
<b>21. Retirement or pension accounts</b>		
Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans		
<input checked="" type="checkbox"/> No		
<input type="checkbox"/> Yes. List each account separately		
<b>22. Security deposits and prepayments</b>		
Your share of all unused deposits you have made so that you may continue service or use from a company		
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others		
<input type="checkbox"/> No		
<input checked="" type="checkbox"/> Yes.....		Institution name or individual:
Security deposit on rental unit	Apartment Security Deposit <u>\$ 1,500.00</u>	
<b>23. Annuities</b> (A contract for a periodic payment of money to you, either for life or for a number of years)		
<input checked="" type="checkbox"/> No		
<input type="checkbox"/> Yes.....		
<b>24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.</b>		
26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).		
<input checked="" type="checkbox"/> No		
<input type="checkbox"/> Yes.....		
<b>25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit</b>		
<input checked="" type="checkbox"/> No		
<input type="checkbox"/> Yes. Give specific information about them...		
<b>26. Patents, copyrights, trademarks, trade secrets, and other intellectual property</b>		
Examples: Internet domain names, websites, proceeds from royalties and licensing agreements		
<input checked="" type="checkbox"/> No		
<input type="checkbox"/> Yes. Give specific information about them...		

**27. Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No Yes. Give specific information about them...**Money or property owed to you?****Current value of the portion you own?**

Do not deduct secured claims or exemptions.

**28. Tax refunds owed to you** No Yes. Give specific information about them, including whether you already filed the returns and the tax years...

Federal:	\$ <u>0.00</u>
State:	\$ <u>0.00</u>
Local:	\$ <u>0.00</u>

**29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No Yes. Give specific information....

Combined Alimony &amp; Child Support Arrears as of 20210901

Alimony:	\$ <u>0.00</u>
Maintenance:	\$ <u>0.00</u>
Support:	\$ <u>8,838.00</u>
Divorce settlement:	\$ <u>0.00</u>
Property settlement:	\$ <u>0.00</u>

**30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No Yes. Give specific information....**31. Interests in insurance policies** No Yes. Name the insurance company of each policy and list its value....**32. Any interest in property that is due you from someone who has died** No Yes. Give specific information....**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment** No Yes. Give specific information....**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims** No Yes. Give specific information....**35. Any financial assets you did not already list** No Yes. Give specific information...**36. Add the dollar value of the portion you own for all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....>**\$ 11,658.00**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?** No. Go to Part 6. Yes. Go to line 38.**Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.****Part 6:** If you own or have an interest in farmland, list it in Part 1.

**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

- No. Go to Part 7.  
 Yes. Go to line 47.

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above****53. Do you have other property of any kind you did not already list?**

Examples: Season tickets, country club membership

- No  
 Yes. Give specific information...

**54. Add the dollar value of all of your entries from Part 7. Write that number here ►**

\$0.00

**Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2.....	►	\$0.00
56. Part 2: Total vehicles, line 5		\$ <u>30,715.00</u>
57. Part 3: Total personal and household items, line 15		\$ <u>5,450.00</u>
58. Part 4: Total financial assets, line 36		\$ <u>11,658.00</u>
59. Part 5: Total business-related property, line 45		\$ <u>0.00</u>
60. Part 6: Total farm- and fishing-related property, line 52		\$ <u>0.00</u>
61. Part 7: Total other property not listed, line 54	+ \$ <u>0.00</u>	
62. Total personal property. Add lines 56 through 61 .....	\$ <u>47,823.00</u>	Copy personal property total ► + \$ <u>47,823.00</u>
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$ <u>47,823.00</u>

**Fill in this information to identify your case:**

Debtor 1	Soo Hyon Tang		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: District of New Jersey			
Case number (if known)	21-18354		

Check if this is an amended filing

## Official Form 106C

### Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
Brief description: 2011 Toyota Sienna Limited	Copy the value from <i>Schedule A/B</i> \$ 5,316.00	Check only one box for each exemption  <input checked="" type="checkbox"/> \$ 4,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(2)
Line from <i>Schedule A/B</i> : 3.2 Brief Set description: Household Goods - Home Furniture Living Room	\$ 500.00	 <input checked="" type="checkbox"/> \$ 500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(3)
Line from <i>Schedule A/B</i> : 6 Brief description: Household Goods - Home Furniture Bedroom Set	\$ 250.00	 <input checked="" type="checkbox"/> \$ 250.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(3)

3. Are you claiming a homestead exemption of more than \$170,350?

(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

- No  
 Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?  
 No  
 Yes

**Part 2: Additional Page**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption	Specific laws that allow exemption
Brief description: Household Goods - Home Furnishings Children's Bedroom Sets	\$ 1,000.00	<input checked="" type="checkbox"/> \$ 1,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(3)
Line from Schedule A/B: 6 Brief description: Household Goods - Home Furnishings Dinette and Kitchen Table Set	\$ 500.00	<input checked="" type="checkbox"/> \$ 500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(3)
Line from Schedule A/B: 6 Brief description: Electronics - Video Camera	\$ 300.00	<input checked="" type="checkbox"/> \$ 300.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(3)
Line from Schedule A/B: 7 Brief description: Sports & Hobby Equipment - Camping Equipment	\$ 500.00	<input checked="" type="checkbox"/> \$ 500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(3)
Line from Schedule A/B: 9 Brief description: Clothing - Used Women's Clothing and Apparel	\$ 500.00	<input checked="" type="checkbox"/> \$ 500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(3)
Line from Schedule A/B: 11 Brief description: Jewelry - Bracelet, and Misc. Costume Jewelry	\$ 1,500.00	<input checked="" type="checkbox"/> \$ 1,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(4)
Line from Schedule A/B: 12 Brief description: Cash on Hand (Cash on Hand)	\$ 100.00	<input checked="" type="checkbox"/> \$ 100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(5)
Line from Schedule A/B: 16 Brief description: Wells Fargo Bank 2981 Joint Acct. w. K Min (Checking Account)	\$ 925.00	<input checked="" type="checkbox"/> \$ 463.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(5)
Line from Schedule A/B: 17.1 Brief description: Wells Fargo Bank3308 (Checking Account)	\$ 295.00	<input checked="" type="checkbox"/> \$ 295.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(5)
Line from Schedule A/B: 17.2 Brief description: Combined Alimony & Child Support Arrears as of 20210901 (owed to debtor)	\$ 8,838.00	<input checked="" type="checkbox"/> \$ 8,838.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(10)(d)
Line from Schedule A/B: 29 Brief description:	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Line from Schedule A/B: Brief description:	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Line from Schedule A/B:			

**Fill in this information to identify your case:**

Debtor 1 Soo Hyon Tang  
 First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

Debtor 2  
 (Spouse, if filing)   First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

United States Bankruptcy Court for the: District of New Jersey

Case number 21-18354  
 (if known) \_\_\_\_\_

Check if this is  
 an amended  
 filing

**Official Form 106D**

**Schedule D: Creditors Who Have Claims Secured by Property**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

**1. Do any creditors have claims secured by your property?**

- No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.  
 Yes. Fill in all of the information below.

**Part 1: List All Secured Claims**

**2. List all secured claims.** If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

2.1	Describe the property that secures the claim: \$ <u>33,220.00</u>	<b>Column A</b> <b>Amount of claim</b> Do not deduct the value of collateral.	<b>Column B</b> <b>Value of collateral that supports this claim</b>	<b>Column C</b> <b>Unsecured portion</b> If any
Toyota Motor Credit Creditor's Name Po Box 9786 Number Street Cedar Rapids IA 52409 City State ZIP Code	2018 Lexus ES350 - \$25,399.00	\$ 33,220.00	\$ 25,399.00	\$ 7,821.00
<b>Who owes the debt?</b> Check one.	<b>As of the date you file, the claim is:</b> Check all that apply. <input checked="" type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim relates to a community debt</b>	<b>Nature of lien.</b> Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____			
Date debt was incurred <u>2018</u>	Last 4 digits of account number 0001			
Add the dollar value of your entries in Column A on this page. Write that number here: <u>\$ 33,220.00</u>				

**Part 2: List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Fill in this information to identify your case:

Debtor 1 Soo Hyon Tang  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of New Jersey

Case number (if known) 21-18354

Check if this is an amended filing

## Official Form 106E/F

### Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

**Part 1: List All of Your PRIORITY Unsecured Claims**

1. Do any creditors have priority unsecured claims against you?

- No. Go to Part 2.  
 Yes.

**Part 2: List All of Your NONPRIORITY Unsecured Claims**

3. Do any creditors have nonpriority unsecured claims against you?

- No. You have nothing else to report in this part. Submit to the court with your other schedules.  
 Yes. Fill in all of the information below.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

4.1 ADT

Last 4 digits of account number 6920

\$ 227.85

When was the debt incurred? \_\_\_\_\_

Nonpriority Creditor's Name

3190 S. Vaugh Way

Number Street

Aurora CO 80014

City State ZIP Code

As of the date you file, the claim is: Check all that apply.

- Contingent  
 Unliquidated  
 Disputed

Who owes the debt? Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim relates to a community debt

Type of NONPRIORITY unsecured claim:

- Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify Utility Services

Is the claim subject to offset?

- No  
 Yes

4.2	Bk Of Amer Nonpriority Creditor's Name Pob 15026 Number Street Wilmington DE 19801 City State ZIP Code	Last 4 digits of account number <u>8364</u> When was the debt incurred? <u>2016</u>  As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	\$ <u>3,050.00</u>
	<b>Who owes the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim relates to a community debt</b>	<b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card Debt	
	<b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		
4.3	Citi Nonpriority Creditor's Name Po Box 6217 Number Street Sioux Falls SD 57117 City State ZIP Code	Last 4 digits of account number <u>****</u> When was the debt incurred? <u>2011</u>  As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	\$ <u>271.00</u>
	<b>Who owes the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim relates to a community debt</b>	<b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card Debt	
	<b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		
4.4	Discover Fin Svcs Llc Nonpriority Creditor's Name Po Box 15316 Number Street Wilmington DE 19850 City State ZIP Code	Last 4 digits of account number <u>****</u> When was the debt incurred? <u>1999</u>  As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	\$ <u>33,848.00</u>
	<b>Who owes the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim relates to a community debt</b>	<b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card Debt	
	<b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		

4.5	<p><b>Obermayer Rebmann Maxwell &amp; Hippell, LLP</b> Nonpriority Creditor's Name Center Square West Number Street 1500 Market Street, Suite 3400  Philadelphia PA 19102 City State ZIP Code</p> <p><b>Who owes the debt?</b> Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only  <input type="checkbox"/> Debtor 2 only  <input type="checkbox"/> Debtor 1 and Debtor 2 only  <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> <b>Check if this claim relates to a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No  <input type="checkbox"/> Yes</p>	<p><b>Last 4 digits of account number</b> <u>71,690.25</u></p> <p><b>When was the debt incurred?</b> _____</p> <p><b>As of the date you file, the claim is:</b> Check all that apply.</p> <p><input type="checkbox"/> Contingent  <input type="checkbox"/> Unliquidated  <input type="checkbox"/> Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p><input type="checkbox"/> Student loans  <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims  <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts  <input checked="" type="checkbox"/> Other. Specify Judgment Liens</p>
4.6	<p><b>Tdrcs/Tourneau</b> Nonpriority Creditor's Name 1000 Macarthur Blvd Number Street Mahwah NJ 07430 City State ZIP Code</p> <p><b>Who owes the debt?</b> Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only  <input type="checkbox"/> Debtor 2 only  <input type="checkbox"/> Debtor 1 and Debtor 2 only  <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> <b>Check if this claim relates to a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No  <input type="checkbox"/> Yes</p>	<p><b>Last 4 digits of account number</b> <u>1181</u></p> <p><b>When was the debt incurred?</b> <u>2017</u></p> <p><b>As of the date you file, the claim is:</b> Check all that apply.</p> <p><input type="checkbox"/> Contingent  <input type="checkbox"/> Unliquidated  <input type="checkbox"/> Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p><input type="checkbox"/> Student loans  <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims  <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts  <input checked="" type="checkbox"/> Other. Specify Credit Card Debt</p>
4.7	<p><b>Transworld System Inc/</b> Nonpriority Creditor's Name 500 Virginia Dr Ste 514 Number Street Fort Washington PA 19034 City State ZIP Code</p> <p><b>Who owes the debt?</b> Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only  <input type="checkbox"/> Debtor 2 only  <input type="checkbox"/> Debtor 1 and Debtor 2 only  <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> <b>Check if this claim relates to a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No  <input type="checkbox"/> Yes</p>	<p><b>Last 4 digits of account number</b> <u>17**</u></p> <p><b>When was the debt incurred?</b> <u>2021</u></p> <p><b>As of the date you file, the claim is:</b> Check all that apply.</p> <p><input type="checkbox"/> Contingent  <input type="checkbox"/> Unliquidated  <input type="checkbox"/> Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p><input type="checkbox"/> Student loans  <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims  <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts  <input checked="" type="checkbox"/> Other. Specify Collection Agency</p>

4.8	Wfb Cd Svc Nonpriority Creditor's Name Credit Bureau Dispute Resolut, Po Box 14517 Number Street Des Moines IA 50306 City State ZIP Code	Last 4 digits of account number **** <u>2016</u> When was the debt incurred? <u>2016</u> <b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	\$ 7,348.00
<b>Who owes the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt		<b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card Debt	
<b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			

**Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Google LLC d/b/a AdSense  
 Creditor's Name  
 1600 Amphitheatre Parkway  
 Number Street  
 Mountain View CA 94043  
 City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.5 of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured

Last 4 digits of account number

**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.  
 Add the amounts for each type of unsecured claim.

		Total claim
Total claims from Part 1	6a. Domestic support obligations	6a. \$ <u>0.00</u>
	6b. Taxes and certain other debts you owe the government	6b. \$ <u>0.00</u>
	6c. Claims for death or personal injury while you were intoxicated	6c. \$ <u>0.00</u>
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. \$ <u>0.00</u>
	6e. Total. Add lines 6a through 6d.	6e. <span style="border: 1px solid black; padding: 2px;">\$ <u>0.00</u></span>

		Total claim
Total claims from Part 2	6f. Student loans	6f. \$ <u>0.00</u>
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. \$ <u>0.00</u>
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. \$ <u>0.00</u>
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. \$ <u>139,127.10</u>
	6j. Total. Add lines 6f through 6i.	6j. <span style="border: 1px solid black; padding: 2px;">\$ <u>139,127.10</u></span>

**Fill in this information to identify your case:**

Debtor 1	Soo Hyon Tang		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: District of New Jersey			
Case number (if known)	21-18354		

Check if this is  
an amended  
filing

**Official Form 106G**

**Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

**1. Do you have any executory contracts or unexpired leases?**

- No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.  
 Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).

**2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.**

Person or company with whom you have the contract or lease	State what the contract or lease is for
<b>2.1</b> Name 130 Valley View Drive Street Rockaway NJ 07866 City      State      ZIP Code	Apartment Lease Lessee

**Fill in this information to identify your case:**

Debtor 1 Soo Hyon Tang  
 First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

Debtor 2  
 (Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

United States Bankruptcy Court for the: District of New Jersey

Case number 21-18354  
 (if known) \_\_\_\_\_

Check if this is  
 an amended  
 filing

## Official Form 106H

### Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

No  
 Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No. Go to line 3.  
 Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

**Column 1: Your codebtor**

**Column 2: The creditor to whom you owe the debt**  
 Check all schedules that apply:

3.1	Kenneth Min Name <u>130 Valley View Drive</u> Street <u>Rockaway</u> NJ City _____ State _____ ZIP Code _____	<input type="checkbox"/> Schedule D, line _____ <input type="checkbox"/> Schedule E/F, line _____ <input checked="" type="checkbox"/> Schedule G, line <u>2.1</u>
-----	--	---

**Fill in this information to identify your case:**

Debtor 1	Soo Hyon Tang		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: District of New Jersey			
Case number (if known)	21-18354		

Check if this is:

An amended filing

A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

## Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Debtor 1

Employed  
 Not employed

Debtor 2 or non-filing spouse

Employed  
 Not employed

Occupation

Soo Hyon Tang

Employer's name

130 Valley Veiw Drive

Number Street

Number Street

Employer's address

Rockaway, NJ 07866

City State ZIP Code

City State ZIP Code

How long employed there?

### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ 0.00	\$ _____
3. Estimate and list monthly overtime pay.	3. + \$ 0.00	+ \$ _____
4. Calculate gross income. Add line 2 + line 3.	4. \$ 0.00	\$ _____

## For Debtor 1

For Debtor 2 or  
non-filing spouse

**Copy line 4 here.....** → 4. \$ 0.00

**5. List all payroll deductions:**

5a. Tax, Medicare, and Social Security deductions	5a. \$ <u>0.00</u>	\$ _____
5b. Mandatory contributions for retirement plans	5b. \$ <u>0.00</u>	\$ _____
5c. Voluntary contributions for retirement plans	5c. \$ <u>0.00</u>	\$ _____
5d. Required repayments of retirement fund loans	5d. \$ <u>0.00</u>	\$ _____
5e. Insurance	5e. \$ <u>0.00</u>	\$ _____
5f. Domestic support obligations	5f. \$ <u>0.00</u>	\$ _____
5g. Union dues	5g. \$ <u>0.00</u>	\$ _____
5h. Other deductions. Specify: _____ _____ _____	5h. + \$ <u>0.00</u> \$ _____ \$ _____ \$ _____	+ \$ _____ \$ _____ \$ _____ \$ _____

**6. Add the payroll deductions.** Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$ 0.00

**7. Calculate total monthly take-home pay.** Subtract line 6 from line 4. 7. \$ 0.00

**8. List all other income regularly received:**

8a. Net income from rental property and from operating a business,  
profession, or farm

Attach a statement for each property and business showing gross  
receipts, ordinary and necessary business expenses, and the total  
monthly net income.

8a. \$ 733.50

\$ \_\_\_\_\_

8b. Interest and dividends

8b. \$ 0.00

\$ \_\_\_\_\_

8c. Family support payments that you, a non-filing spouse, or a dependent  
regularly receive

Include alimony, spousal support, child support, maintenance, divorce  
settlement, and property settlement.

8c. \$ 2,585.00

\$ \_\_\_\_\_

8d. Unemployment compensation

8d. \$ 0.00

\$ \_\_\_\_\_

8e. Social Security

8e. \$ 0.00

\$ \_\_\_\_\_

8f. Other government assistance that you regularly receive

Include cash assistance and the value (if known) of any non-cash assistance  
that you receive, such as food stamps (benefits under the Supplemental  
Nutrition Assistance Program) or housing subsidies.

Specify: \_\_\_\_\_

8f. \$ 0.00

\$ \_\_\_\_\_

8g. Pension or retirement income

8g. \$ 0.00

\$ \_\_\_\_\_

8h. Other monthly income. Specify: \_\_\_\_\_

8h. + \$ 0.00

+ \$ \_\_\_\_\_

**9. Add all other income.** Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.

9. \$ 3,318.50

\$ \_\_\_\_\_

**10. Calculate monthly income.** Add line 7 + line 9.

Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

10. \$ 3,318.50

\$ \_\_\_\_\_

= \$ 3,318.50

**11. State all other regular contributions to the expenses that you list in Schedule J.**

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

Specify: \_\_\_\_\_

11. + \$ 0.00

**12. Add the amount in the last column of line 10 to the amount in line 11.** The result is the combined monthly income.

Write that amount on the *Summary of Your Assets and Liabilities and Certain Statistical Information*, if it applies

12.

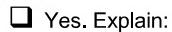
\$ 3,318.50

Combined  
monthly income

**13. Do you expect an increase or decrease within the year after you file this form?**



No.



Yes. Explain:

**Fill in this information to identify your case:**

Debtor 1	Soo Hyon Tang	
	First Name	Middle Name
Debtor 2 (Spouse, if filing)		
	First Name	Middle Name
United States Bankruptcy Court for the:	District of New Jersey	
Case number (If known)	21-18354	
	(State)	

Check if this is:

An amended filing

A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.

Yes. Does Debtor 2 live in a separate household?

No

Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

No

Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

No

Yes

No

Yes

No

Yes

No

Yes

No

Yes

Son

16

No

Daughter

14

No

Yes

Daughter

11

No

Yes

Daughter

8

No

Yes

\_\_\_\_\_

\_\_\_\_\_

3. Do your expenses include expenses of people other than yourself and your dependents?

No

Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses

4. \$ 1,600.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. **Additional mortgage payments for your residence**, such as home equity loans

5. \$ 0.00

6. **Utilities:**

- 6a. Electricity, heat, natural gas  
6b. Water, sewer, garbage collection  
6c. Telephone, cell phone, Internet, satellite, and cable services  
6d. Other. Specify: \_\_\_\_\_

6a. \$ 0.00  
6b. \$ 0.00  
6c. \$ 180.00  
6d. \$ 0.00

7. **Food and housekeeping supplies**

7. \$ 750.00

8. **Childcare and children's education costs**

8. \$ 0.00

9. **Clothing, laundry, and dry cleaning**

9. \$ 120.00

10. **Personal care products and services**

10. \$ 95.00

11. **Medical and dental expenses**

11. \$ 10.00

12. **Transportation.** Include gas, maintenance, bus or train fare.

Do not include car payments.  
12. \$ 220.00

13. **Entertainment, clubs, recreation, newspapers, magazines, and books**

13. \$ 50.00

14. **Charitable contributions and religious donations**

14. \$ 0.00

15. **Insurance.**

Do not include insurance deducted from your pay or included in lines 4 or 20.

- 15a. Life insurance  
15b. Health insurance  
15c. Vehicle insurance  
15d. Other insurance. Specify: \_\_\_\_\_

15a. \$ 0.00  
15b. \$ 0.00  
15c. \$ 156.00  
15d. \$ 0.00

16. **Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.

Specify: \_\_\_\_\_

16. \$ 0.00

17. **Installment or lease payments:**

- 17a. Car payments for Vehicle 1  
17b. Car payments for Vehicle 2  
17c. Other. Specify: \_\_\_\_\_  
17d. Other. Specify: \_\_\_\_\_

17a. \$ 987.00  
17b. \$ 0.00  
17c. \$ 0.00  
17d. \$ 0.00

18. **Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).**

18. \$ 0.00

19. **Other payments you make to support others who do not live with you.**

Specify: \_\_\_\_\_

19. \$ 0.00

20. **Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**

- 20a. Mortgages on other property  
20b. Real estate taxes  
20c. Property, homeowner's, or renter's insurance  
20d. Maintenance, repair, and upkeep expenses  
20e. Homeowner's association or condominium dues

20a. \$ 0.00  
20b. \$ 0.00  
20c. \$ 0.00  
20d. \$ 0.00  
20e. \$ 0.00

21. Other. Specify: \_\_\_\_\_

21. +\$ \_\_\_\_\_ 0.00  
+\$ \_\_\_\_\_  
+\$ \_\_\_\_\_

## 22. Calculate your monthly expenses.

22a. Add lines 4 through 21.

22a. \$ \_\_\_\_\_ 4,168.00  
22b. \$ \_\_\_\_\_  
22c. \$ \_\_\_\_\_ 4,168.00

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.

## 23. Calculate your monthly net income.

23a. \$ \_\_\_\_\_ 3,318.50  
23b. -\$ \_\_\_\_\_ 4,168.00  
23c. \$ \_\_\_\_\_ -849.5023a. Copy line 12 (*your combined monthly income*) from Schedule I.  
23b. Copy your monthly expenses from line 22c above.  
23c. Subtract your monthly expenses from your monthly income.  
The result is your *monthly net income*.

## 24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

 No. Yes.

Explain here:

**Fill in this information to identify your case:**

Debtor 1 Soo Hyon Tang  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing)   First Name Middle Name Last Name

United States Bankruptcy Court for the District of New Jersey

Case number 21-18354  
(If known)

Check if this is an amended filing

Official Form 106Dec

## Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Sign Below

**Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?**

No

Yes. Name of person \_\_\_\_\_ . Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

**Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.**

 /s/ Soo Hyon Tang

Signature of Debtor 1



Signature of Debtor 2

Date 11/09/2021  
MM / DD / YYYY

Date    
MM / DD / YYYY